

PLATTSBURGH CITY SCHOOL DISTRICT FEDERAL CREDIT UNION

49 BROAD ST. SUITE 101, PLATTSBURGH, NY 12901
PHONE: 518.561.4510 FAX: 518.566.8716
Website: plattscsdfcu.org



2024 Newsletter

CU Hours: 8:30am — 1:30pm Monday, Wednesday, and Friday
 Extended Hours 8:30am — 4:30pm, Tuesday and Thursday
 Upcoming Summer Hours: 8am—2pm July 1, 2024 — August 31, 2024



Your Credit Union is just a click away!

NEW on April 9, 2024

Website: plattscsdfcu.org

On this date, our online members will be directed to our new online site. Same logins can be used, if your email and phone number are not in our records, you will be asked to enter that information on your first log into the new site. **NEW USERS** follow directions to set up your electronic account. This new platform will allow us to offer additional online services in the future. Any questions or concerns, or you just need assistance please call or email us.



Your credit union is Unique. We are not a community credit union open to the general public. Members have affiliation with our school district or are related to someone that has worked in our district. **And once a member, you can always remain a member.** Share your experience with your family and colleagues and encourage them to join. A \$5 deposit can start a membership. We're here to help you reach your financial goals by offering competitive rates on savings and loans, low or no fees. We offer quick, excellent service. Belonging is one of the best ways to improve your financial health. As a not-for-profit financial cooperative, we have **your** best interest in mind. This credit union belongs to you. You are our shareholders. You have a say in how we operate, because this is **YOUR CREDIT UNION.**



Squeeze extra cash from your car



Ask the Credit Union about Refinancing your Vehicle Loan



Skip July & August payments



Make your dream home a reality with a Credit Union Mortgage Loan

Are Your Credit Cards Above 12%?

CONSOLIDATE YOUR DEBT
 into one monthly **LOAN** payment

Ask your Credit Union about a HOME EQUITY LOAN



"You can get everything in life you want if you will just help enough other people get what they want." — Zig Ziglar

Grow your savings with
PAYROLL DEDUCTION



Payroll Deduction or **Direct Deposit** can be the tool to help your savings grow. With funds deducted directly from your paycheck and deposited into one or more of your Share Savings accounts, your savings will begin to grow quickly and effortlessly. Your list of home projects grows. Your monthly expenses grow. Your work hours grow, and yet you can't get your savings to grow. It seems like you need a tool to nurture your money, and give it the boost it needs to flourish. **Payroll Deduction** or **Direct Deposit can be that tool!** Contact us for a payroll deduction card or direct deposit information.

Savings **RATES**

Regular SHARES 0.35% APY

APY=Annual Percentage Yield

SHARE CERTIFICATES:*

Check out our CD Rate Specials

*Subject to change

Loan **RATES**

Auto Rates as low as 5.45% APR

Matching Rate

Remember take advantage of Manufactures' Incentives & Rebates!

Signature Loans

As low as 8.70% APR

APR=Annual Percentage Rate

RATES SUBJECT TO CHANGE!

Disability & Life Insurance Available

We have loans to meet your every need:

Autos, Snowmobiles, Motorcycles, Boats, Side by Sides, ATVs, Campers, Jet Ski, Home Repairs, Hot Tubs,

Vacation and **Holiday Loans,**

Consolidation Loans,

Appliances, Computers,

Home Equity, Home Improvements,

Saving Secured Loans, etc.

Also Home Mortgages!

Call Office for Details

Credit Union **HOURS**

8:30am - 1:30pm
Monday - Wednesday - Friday

Extended Hours
8:30am - 4:30pm
Tuesdays & Thursdays

SUMMER HOURS
July 1 - August 31
8am - 2pm

PHONE
518-561-4510
School Ext. 6050/6052

Fax 518-566-8716

Email
creditunion@plattscsd.org

Website

<http://www.plattscsdfcu.org/>

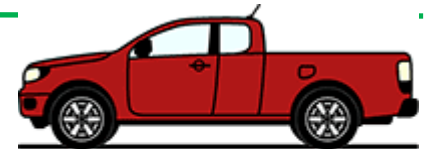
Credit cards rates are high...if these rates look like your rates see us about a consolidation loan.

29.24% 31.24% 26.49% 24.24% 28.24% 27.99%
27.24% 19.24% 18.43% 17.24% 18.65% 29.91%

CU rates as low as 8.95% at your credit union!

Nothing says SPRING like hitting the road with a new set of wheels!

If you are in the market for a new or used car or truck, we are here to help make your next vehicle-buying experience seamless and stress-free while offering some of the lowest rates out there.



Put extra cash back in your wallet
REFINANCE YOUR VEHICLE

Your credit union's affordable financing options are a surefire way to help you find the car you want or **refinance the car you have**, all at a price that fits your budget and lifestyle. You'll drive away in style!

In addition to low rates and quick loan turnaround, we offer: *Easy, convenient application process, *Up to 100% financing of the vehicle's value plus tax and tags, *Pre-approval options, *Zero monthly fees or prepayment penalties, *Loan Payment Protection/Insurance. For details and current rates contact us. Applications are also available on our website.



Savvy Ways To Spend Your Tax Refund

Many people think of their tax refund as "found money," although it's really just money you've lent to your Uncle Sam for the past year. Yet, for anyone who has trouble saving, a tax refund can be the same as finding a wad of bills in an old coat pocket or money tucked under a mattress. So here are some savvy ways to spend it:

- * Pay off high interest rate credit cards or your loans.
- * Go green. Change out your standard light bulbs with higher efficiency compact fluorescent bulbs, replace your gas-powered lawn mower with an electric one, or an older appliance with one with an Energy Star rating.
- * Stock up. If you have the storage space, and you are sure you will use the product, buying items in bulk can save money.
- * Get in shape. Use your refund to buy a new bicycle, running or sports gear, or membership in a health club. Hint: Exercising with family members or a friend makes it easier to stick with the program.